

United States Bankruptcy Court

Western District of Missouri

Case No. 09-43661-jwv7

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mandy Elise Sharp
10017 N Cherry Dr
Kansas City, MO 64155

Social Security / Individual Taxpayer ID No.:

xxx-xx-4441

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/5/09

Jerry W. Venters
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0866-4
Case: 09-43661

User: admin
Form ID: bl8

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Total Noticed: 29

Date Rcvd: Nov 06, 2009

The following entities were noticed by first class mail on Nov 08, 2009.

db +Mandy Elise Sharp, 10017 N Cherry Dr, Kansas City, MO 64155-1909
tr +Maureen Scully, P.O. Box 30233, Kansas City, MO 64112-3233
13099959 AT&T Mobility, PO Box 650553, Dallas TX 75265-0553
13099960 +AT&T Universal, Processing Center, Des Moines IA 50363-0001
13099961 Bank of America, PO Box 2518, Houston TX 77252-2518
13099965 Capital One, PO Box 6492, Carol Stream IL 60197-6492
13099970 Chase Home Finance, PO Box 24696, Columbus OH 43224-0696
13099969 Chase Home Finance, PO Box 78420, Phoenix AZ 85062-8420
13099971 +Citibank, PO Box 6500, Sioux Falls SD 57117-6500
13099972 Citifinancial Bankruptcy, PO Box 140489, Irving TX 75014-0489
13099975 +Kohl's, PO Box 3042, Milwaukee WI 53201-3042
13099977 +NCO Financial Systems, Inc, PO Box 15273, Wilmington DE 19850-5273
13099978 +Overland Park Regional Medical Cent, PO Box 419191, Kansas City MO 64141-6191
13099979 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, Bankruptcy Department, PO Box 5229,
Cincinnati OH 45201)
13099980 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 790408, St Louis MO 63179-0408)
13099982 Wells Fargo Mortgage, PO Box 5296, Carol Stream IL 60197-5296
13099983 +William Sharp, 15768 Meadow Ct, Platte City MO 64079-7236

The following entities were noticed by electronic transmission on Nov 06, 2009.

tr +EDI: BMSCULLY.COM Nov 06 2009 17:08:00 Maureen Scully, P.O. Box 30233,
Kansas City, MO 64112-3233
smg E-mail/Text: ecfnofices@dor.mo.gov Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
13099962 EDI: BANKAMER.COM Nov 06 2009 17:08:00 Bank of America, PO Box 851001,
Dallas TX 75285-1001
13099963 EDI: BANKAMER.COM Nov 06 2009 17:08:00 Bank of America, PO Box 15026,
Wilmington DE 19886-5026
13099964 +EDI: BANKAMER.COM Nov 06 2009 17:08:00 Bank of America Bankruptcy, NC4-105-03-14,
4161 Piedmont Pkwy, Greensboro NC 27410-8110
13099966 EDI: CAPITALONE.COM Nov 06 2009 17:08:00 Capital One Bankruptcy, PO Box 85167,
Richmond VA 23285-5167
13099967 EDI: CHASE.COM Nov 06 2009 17:08:00 Chase, PO Box 94014, Palatine IL 60094-4014
13099968 EDI: CHASE.COM Nov 06 2009 17:08:00 Chase Cardmember Service, PO Box 100043,
Kennesaw GA 30156-9243
13099971 +EDI: CITICORP.COM Nov 06 2009 17:08:00 Citibank, PO Box 6500, Sioux Falls SD 57117-6500
13099974 EDI: DISCOVER.COM Nov 06 2009 17:08:00 Discover Card, PO Box 30943,
Salt Lake City UT 84130
13099973 EDI: DISCOVER.COM Nov 06 2009 17:08:00 Discover, PO Box 6103, Carol Stream IL 60197-6103
13099976 EDI: CBSKOHLS.COM Nov 06 2009 17:08:00 Kohl's, PO Box 2983, Milwaukee WI 53201-2983
13099979 EDI: USBANKARS.COM Nov 06 2009 17:08:00 US Bank, Bankruptcy Department, PO Box 5229,
Cincinnati OH 45201
13099980 EDI: USBANKARS.COM Nov 06 2009 17:08:00 US Bank, PO Box 790408, St Louis MO 63179-0408
13152521 +EDI: WFFC.COM Nov 06 2009 17:08:00 Wells Fargo Bank, N.A, 1 Home Campus,
MAC ID #X2302-04C, Des Moines, IA 50328-0001
13099981 +EDI: WFFC.COM Nov 06 2009 17:08:00 Wells Fargo Bankruptcy, 4137 121st Street,
Urbandale IA 50323-2310

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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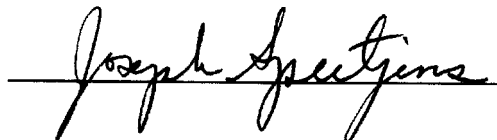
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.